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EXAMINER

LU, KUEN S

ART UNIT	PAPER NUMBER
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2177

DATE MAILED: 05/10/2004

3

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

10/050,247

Applicant(s)

RAMAMURTHI, RAM K.

Examiner

Kuen S Lu

Art Unit

2177

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 15 January 2002.
- 2a) ☐ This action is FINAL. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-21 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-21 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____.
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____.

DETAILED ACTION

Specification

1. Claims 7 and 19 are objected to because of the following informalities:

In Claim 7, the limitation "assigning trigger dates to identified event dates ..." should read assigning trigger dates to identify event dates ...".

In Claim 19, "The method according to claim 15, further comprising the steps: of selecting..." should read "The method according to claim 15, further comprising the steps of: selecting...". Appropriate correction is required.

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

((e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

2. Claim 14 is rejected are rejected under U.S.C. 102(e) as anticipated by Huff (U.S. Publication 2002/0032687 A1).

As per Claim 14, Huff teaches the following:

"selecting loose photographs and photographic albums from personal records of a customer" at Page 6, [0100] where personal records of photo, images, video, audio and text formats are stored into the database;

"digitizing the personal records which are selected using high speed, automatic feeding, digitization equipment" at Page 2, [0017] where a genealogy registry system that

processes old records into a durable digital format, thus preserving old and fragile records;

“performing the step of digitizing in a mobile data center near a customer site” at Page 2, [0017] where a genealogy registry system that processes old records into a durable digital format, thus preserving old and fragile records;

“assigning index codes corresponding to each of the digitized personal records” at Page 2, [0026] by providing a genealogy registry system for collecting, summarizing, indexing, lineage-linking, and displaying all of the world's genealogy records information on a computer comprising;

and “storing such digitized records in a client computer for input into the data processing system” at Page 2, [0036] where the central server database preferably comprises a structure for storing one or more data items selected from the group consisting of basic identifying data, explanatory text, biographical text, source references, photographs, and images.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained although the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 1-3 and 6 are rejected under 35 U.S.C. 103(a) as being unpatentable over Huff (U.S. Publication 2002/0032687 A1) and in view of Kilgore (U.S. Publication 2003/0017443).

As per Claim 1, Huff teaches the following:

“sorting the personal records into a preselected order defined according to a selected input scheme” at Page 12, [0183] where personal records are sorted by cross-reference or by person number;

“inputting the personal records into a data processing system for storage in a machine readable storage media” at Page 11, [0170] where personal records are added to the database (Page 1, [0010]) of a genealogy registry system;

“assigning index codes to the personal records, wherein the index codes correspond to a sequence in which the personal records are input into the data processing system” at Page 11, [0170] where personal records are added and indexes are being instructed to the database (Page 1, [0010]) of a genealogy registry system;

“formatting the personal records for remote display” at Page 6, [0094]-[0095] where personal records are displayed in express, table, graph or map forms on internet terminals (Page 2, [0036]);

“grouping the personal records into display sets according to the assigned index codes, for simultaneous display” at Page 4, [0049]-[0061] where personal records are collected to be displayed on internet terminals (Page 2, [0036]);

“assigning display codes to the personal records according to the groupings of the display sets” at Page 4, [0049]-[0061] where personal records are collected and compiled for a user or group (Page 12, [0175]) for being displayed on internet terminals (Page 2, [0036]); and “displaying a display set of the personal records in response to a

remote display request” at Page 12, [0175] where personal records are compiled for a group to display.

Huff does not specifically teach “automatically performing a machine sort of the personal records according to the index codes” although Huff teaches reference records are pivoted or indexed on personal records and the personal records are automatically indexed on cross-references at Page 11, [0171].

However, Kilgore teaches automatically sorting of database record at Page 4, [0052].

It would have been obvious to one having ordinary skill in the art at the time of the applicant's invention was made to combine Kilgore's reference into Huff's by performing automatic records sorting on the genealogy registry system because both references are directed to the management of huge number of personal records where system performance is extremely critical for the on-line query from a large number of users. Considering the huge number of records and limited indexing built on the records, the automatic sorting operation of records would have improved system performance.

As per Claim 2, Huff teaches “display codes are incorporated into the index codes” at Page 12, [0183] where records being displayed on page(s) are referenced by person and the records are indexes on cross-reference.

As per Claim 3, Huff teaches the step of sorting “personal records into separate categories which correspond to particular persons and events in the particular persons' lives” at Page 3, [0047] by minimal and full detail display of personal records, including all major events such as birth, death, marriage and burial and Huff further teaches sorting of mass data into 'potential' family form at Page 13, [0196].

As per Claim 6, Huff teaches “selecting a category structure from a standardized category structure for..., and then editing the selected category structure for sorting the personal records into a customer selected display scheme” at Fig. 5, element 58, 40 and 42, Page 5, [0088], Page 6, [0094] and Page 2, [0036] by showing personal records output categories and records are formatted as express, table, graphic and images format categories to be displayed.

4. Claims 4 and 5 are rejected under 35 U.S.C. 103(a) as being unpatentable over Huff (U.S. Publication 2002/0032687 A1) in view of Kilgore (U.S. Publication 2003/0017443), as applied to Claims 1-3 and 6, and further in view of Thomson (U.S. Patent 5,634,051).

As per Claim 4, the combined Huff-Kilgore reference teaches a personal records management system as described in Item 3.

The combined reference does not specifically teach “sorting further comprises sorting the personal records within categories into a chronological order of events” although Huff teaches displaying detail personal records, including all major events such as birth, death, marriage and burial at Page 3, [0047] and sorting of mass data into ‘potential’ family form at Page 13, [0196].

However, Thomson teaches sorting data into chronological order at col. 10, lines 44-48.

It would have been obvious to one having ordinary skill in the art at the time of the applicant’s invention was made to combine Thomson’s reference with Kilgore and Huff’s by performing chronological sort on personal records because the three references are all directed to information storage and retrieval with improving system performance in

mind where sorting is a tool to achieve it. Kilgore and Huff specifically deal with personal records while Huff further handles family records in which chronological format is a natural way for presenting family tree or personal event data. The combination of the three references would have allowed users of Huff's system to better comprehend the query result because of the records' chronological order.

As per Claim 5, Huff teaches "assigning a V-PIN to grant remote viewing access of the personal records to a visitor" at Fig. 7 and Page 15, [0219] by setting up buyer's account for logging in the genealogical system to view personal records on the basis of pay-per-view where the login information is considered as the V-PIN to get access of the records.

5. Claims 7-8 are rejected under 35 U.S.C. 103(a) as being unpatentable over Huff (U.S. Publication 2002/0032687 A1) in view of Kilgore (U.S. Publication 2003/0017443), as applied to Claims 1-3 and 6, and further in view of Zorab et al. (U.S. Publication 2003/0177095, hereafter "Zorab").

As per Claim 7, Huff teaches the following:

"inputting personal data of a particular customer into the data processing system" at Page 11, [0170] where personal records are added to the database (Page 1, [0010]) of a genealogy registry system;

"identifying key calendar data corresponding to the particular customer" at Page 3, [0037] by identifying all major events, correlating the events with location and date information;

“assigning event dates to the key calendar data identified for the customer” at Page 3, [0037] by identifying all major events, correlating the events with location and date information;

“identify event dates of the key calendar data” at Page 3, [0037] by identifying all major events, correlating the events with location and date information.

Huff does not specifically teach assigning trigger dates and storing the trigger dates in the data processing system.

However, Huff teaches triggering over reload of data when user's focus is moved to the edge of the current display page at Page 15, [0211].

It would have been obvious to one having ordinary skill in the art at the time of the applicant's invention was made to combine the teachings of 'creating trigger' and 'identify event dates' for creating trigger on the identified event dates such that the system would have been able to alert the user on his or her coming major events. It would have been obvious to an ordinary skilled in the art, knowing creating trigger on re-loading page when user's focus is on the edge of the page, to create date event triggers on a personal records management system since major events, such as birth and marriage, in a person's life are major part of person's record and it is critical for user to be informed and alerted on calendar.

Huff teaches “monitoring the trigger” at Page 15, [0211] where trigger is created and monitored by the database system and the combined teachings of 'creating trigger' and 'identify event dates' further teaches “monitoring the trigger dates”.

The Kilgore-Huff combined reference does not specifically teach “forwarding an alert to the particular customer in response to detecting a trigger date which corresponds to the identified event date of the key calendar data, the alert prompting the customer to forward additional personal records corresponding to the identified event date of the key calendar data” although the combined reference teaches creating trigger on major events of a person’s record.

However, Zorab teaches trigger a suitable alarm/report procedure when an event occurs at Page 5, [0076].

It would have been obvious to one having ordinary skill in the art at the time of the applicant’s invention was made to combine Zorab’s reference with Kilgore and Huff’s by executing a follow up procedure when a major calendar event triggers because database trigger is a procedure not only for detecting the occurrence of a pre-set event, but mainly also for executing a suitable procedure accordingly for following up the event. It would have been obvious to an ordinary skilled in the art, knowing creating trigger on person’s calendar events, to create and execute a suitable procedure in order to follow up the event by properly sending out alert or notifying parties involved.

As per Claim 8, Huff teaches “the personal records of the customer include photographic images, video recordings, audio recordings and documents” at Page 6, [0100] where personal records of photo, images, video, audio and text formats are stored into the database.

6. Claim 9 is rejected under 35 U.S.C. 103(a) as being unpatentable over Huff (U.S. Publication 2002/0032687 A1) in view of Kilgore (U.S. Publication 2003/0017443), as

applied to Claims 1-3 and 6, and further in view of Maritzen (U.S. Publication 2003/0220841).

As per Claim 9, the combined Kilgore-Huff reference teaches setting up buyer's account for logging in the genealogical system to view personal records on the basis of pay-per-view where the login information is considered as the V-PIN to get access of the records at Fig. 7 and Page 15, [0219].

The combined reference does not specifically teach "assigning a financial records personal identification number ("FR-PIN") to a customer which correlates to identity codes of financial institutions and financial accounts of the customer in the financial institutions".

However, Maritzen teaches users to conduct electronic commerce transactions without compromising the user's personal identification information and identity, while also providing enhanced direct marketing for vendors.

It would have been obvious to one having ordinary skill in the art at the time of the applicant's invention was made to combine Maritzen's reference with Kilgore and Huff's by implementing financial services for personal records management system's pay-per-view services because Kilgore-Huff's combined reference is directed to the management of personal records while Maritzen's reference is expert in financial services. The combination of the three references would have allowed Huff's system to be able for providing service of personal records supported by a full financial services.

Maritzen further teaches the following:

“linking through a global computer network to the financial institutions for receipt of financial records of the customer” at Pages 1-2, [0032] by conducting business transaction on text of Internet and point of sale (POS) networks, however, it is not limited to these particular networks, and is applicable to any network that is configured to perform a transaction and at Page 5, [0074] where vendors use the Internet to send periodic financial records to their customers via email or other protocols;

“receiving and storing the financial records of the customer” at Page 5, [0074] where vendors use the Internet to send periodic financial records to their customers via email or other protocols and at Page 5, [0073] where a transaction database is used to store records of all transactions and this database is used as a mirror backup for the transaction records that may exist in the transaction device; and

“displaying the financial records in response to a query of the customer” at Page 9, [0117] where a digital wallet may also include a display for display of status information to the user.

7. Claims 10-11 and 15-16 are rejected under 35 U.S.C. 103(a) as being unpatentable over Huff (U.S. Publication 2002/0032687 A1) in view of Kilgore (U.S. Publication 2003/0017443), and further in view of Thomson (U.S. Patent 5,634,051).

As per Claims 10 and 15, Huff teaches the following:

“sorting the personal records into a preselected order defined according to a selected input scheme” at Page 12, [0183] where personal records are sorted by cross-reference or by person number;

“inputting the personal records into a data processing system for storage in a machine readable storage media” at Page 11, [0170] where personal records are added to the database (Page 1, [0010]) of a genealogy registry system;

“assigning index codes to the personal records, wherein the index codes correspond to a sequence in which the personal records are input into the data processing system” at Page 11, [0170] where personal records are added and indexes are being instructed to the database (Page 1, [0010]) of a genealogy registry system;

“formatting the personal records for remote display” at Page 6, [0094]-[0095] where personal records are displayed in express, table, graph or map forms on internet terminals (Page 2, [0036]);

“grouping the personal records into display sets according to the assigned index codes, for simultaneous display” at Page 4, [0049]-[0061] where personal records are collected to be displayed on internet terminals (Page 2, [0036]);

“assigning display codes to the personal records according to the groupings of the display sets” at Page 4, [0049]-[0061] where personal records are collected and compiled for a user or group (Page 12, [0175]) for being displayed on internet terminals (Page 2, [0036]); and “displaying a display set of the personal records in response to a remote display request” at Page 12, [0175] where personal records are compiled for a group to display.

Huff does not specifically teach “automatically performing a machine sort of the personal records according to the index codes” although Huff teaches reference records

are pivoted or indexed on personal records and the personal records are automatically indexed on cross-references at Page 11, [0171].

However, Kilgore teaches automatically sorting of database record at Page 4, [0052].

It would have been obvious to one having ordinary skill in the art at the time of the applicant's invention was made to combine Kilgore's reference into Huff's by performing automatic records sorting on the genealogy registry system because both references are directed to the management of huge number of personal records where system performance is extremely critical for the on-line query from a large number of users. Considering the huge number of records and limited indexing built on the records, the automatic sorting operation of records would have improved system performance.

Huff teaches "display codes are incorporated into the index codes" at Page 12, [0183] where records being displayed on page(s) are referenced by person and the records are indexes on cross-reference.

Huff further teaches the step of sorting "personal records into separate categories which correspond to particular persons and events in the particular persons' lives" at Page 3, [0047] by minimal and full detail display of personal records, including all major events such as birth, death, marriage and burial and Huff further teaches sorting of mass data into 'potential' family form at Page 13, [0196].

The Kilgore-Huff combined reference does not specifically teach "sorting further comprises sorting the personal records within categories into a chronological order of events" although Huff teaches displaying detail personal records, including all major

events such as birth, death, marriage and burial at Page 3, [0047] and sorting of mass data into 'potential' family form at Page 13, [0196].

However, Thomson teaches sorting data into chronological order at col. 10, lines 44-48.

It would have been obvious to one having ordinary skill in the art at the time of the applicant's invention was made to combine Thomson's reference with Kilgore and Huff's by performing chronological sort on personal records because the three references are all directed to information storage and retrieval with improving system performance in mind where sorting is a tool to achieve it. Kilgore and Huff specifically deal with personal records while Huff further handles family records in which chronological format is a natural way for presenting family tree or personal event data. The combination of the three references would have allowed users of Huff's system to better comprehend the query result because of the records' chronological order.

Huff further teaches "assigning a V-PIN to grant remote viewing access of the personal records to a visitor" at Fig. 7 and Page 15, [0219] by setting up buyer's account for logging in the genealogical system to view personal records on the basis of pay-per-view where the login information is considered as the V-PIN to get access of the records.

As per Claims 11 and 16, Huff teaches "selecting a category structure from a standardized category structure for..., and then editing the selected category structure for sorting the personal records into a customer selected display scheme" at Fig. 5, element 58, 40 and 42, Page 5, [0088], Page 6, [0094] and Page 2, [0036] by showing

personal records output categories and records are formatted as express, table, graphic and images format categories to be displayed.

8. Claims 12, 17 and 19 are rejected under 35 U.S.C. 103(a) as being unpatentable over Huff (U.S. Publication 2002/0032687 A1) in view of Kilgore (U.S. Publication 2003/0017443) and Thomson (U.S. Patent 5,634,051), as applied to Claims 10-11 and 15-16, and further in view of Zorab et al. (U.S. Publication 2003/0177095, hereafter "Zorab").

As per Claims 12, 17 and 19, Huff teaches the following:

"inputting personal data of a particular customer into the data processing system" at Page 11, [0170] where personal records are added to the database (Page 1, [0010]) of a genealogy registry system;

"identifying key calendar data corresponding to the particular customer" at Page 3, [0037] by identifying all major events, correlating the events with location and date information;

"assigning event dates to the key calendar data identified for the customer" at Page 3, [0037] by identifying all major events, correlating the events with location and date information;

"identify event dates of the key calendar data" at Page 3, [0037] by identifying all major events, correlating the events with location and date information; and

"selecting a category structure from a standardized category structure for..., and then editing the selected category structure for sorting the personal records into a customer selected display scheme" at Fig. 5, element 58, 40 and 42, Page 5, [0088], Page 6,

[0094] and Page 2, [0036] by showing personal records output categories and records are formatted as express, table, graphic and images format categories to be displayed.

Huff does not specifically teach assigning trigger dates and storing the trigger dates in the data processing system.

However, Huff teaches triggering over reload of data when user's focus is moved to the edge of the current display page at Page 15, [0211].

It would have been obvious to one having ordinary skill in the art at the time of the applicant's invention was made to combine the teachings of 'creating trigger' and 'identify event dates' for creating trigger on the identified event dates such that the system would have been able to alert the user on his or her coming major events. It would have been obvious to an ordinary skilled in the art, knowing creating trigger on re-loading page when user's focus is on the edge of the page, to create date event triggers on a personal records management system since major events, such as birth and marriage, in a person's life are major part of person's record and it is critical for user to be informed and alerted on calendar.

Huff teaches "monitoring the trigger" at Page 15, [0211] where trigger is created and monitored by the database system and the combined teachings of 'creating trigger' and 'identify event dates' further teaches "monitoring the trigger dates".

The Kilgore-Huff combined reference teaches managing personal records in a data processing system as described in Item 3.

The Kilgore-Huff combined reference does not specifically teach "forwarding an alert to the particular customer in response to detecting a trigger date which corresponds to

the identified event date of the key calendar data, the alert prompting the customer to forward additional personal records corresponding to the identified event date of the key calendar data" although the combined reference teaches creating trigger on major events of a person's record.

The combined Kilgore-Huff-Thomson reference teaches managing personal records in a data processing system, including sorting records in chronological order, as described in Item 7.

The combined Kilgore-Huff-Thomson reference does not specifically teach "forwarding an alert to the particular customer in response to detecting a trigger date which corresponds to the identified event date of the key calendar data, the alert prompting the customer to forward additional personal records corresponding to the identified event date of the key calendar data" either.

However, Zorab teaches trigger a suitable alarm/report procedure when an event occurs at Page 5, [0076].

It would have been obvious to one having ordinary skill in the art at the time of the applicant's invention was made to combine Zorab's reference with Thomson, Kilgore and Huff's by executing a follow up procedure when a major calendar event triggers because database trigger is a procedure not only for detecting the occurrence of a pre-set event, but mainly also for executing a suitable procedure accordingly for following up the event. It would have been obvious to an ordinary skilled in the art, knowing creating trigger on person's calendar events, to create and execute a suitable procedure in order to follow up the event by properly sending out alert or notifying parties involved.

9. Claim 13 is rejected under 35 U.S.C. 103(a) as being unpatentable over Huff (U.S. Publication 2002/0032687 A1) in view of Kilgore (U.S. Publication 2003/0017443) and Thomson (U.S. Patent 5,634,051), as applied to Claims 10-11 and 15-16, and further in view of Maritzen (U.S. Publication 2003/0220841).

As per Claim 13, the combined Kilgore-Huff reference teaches setting up buyer's account for logging in the genealogical system to view personal records on the basis of pay-per-view where the login information is considered as the V-PIN to get access of the records at Fig. 7 and Page 15, [0219].

The combined Kilgore-Huff reference does not specifically teach "assigning a financial records personal identification number ("FR-PIN") to a customer which correlates to identity codes of financial institutions and financial accounts of the customer in the financial institutions".

The combined Kilgore-Huff-Thomson reference teaches managing personal records in a data processing system, including sorting records in chronological order, as described in Item 7.

The combined Kilgore-Huff-Thomson reference does not specifically teach "assigning a financial records personal identification number ("FR-PIN") to a customer which correlates to identity codes of financial institutions and financial accounts of the customer in the financial institutions".

However, Maritzen teaches users to conduct electronic commerce transactions without compromising the user's personal identification information and identity, while also providing enhanced direct marketing for vendors.

It would have been obvious to one having ordinary skill in the art at the time of the applicant's invention was made to combine Maritzen's reference with Maritzen, Kilgore and Huff's by implementing financial services for personal records management system's pay-per-view services because Kilgore-Huff's combined reference is directed to the management of personal records while Maritzen's reference is expert in financial services. The combination of the three references would have allowed Huff's system to be able for providing service of personal records supported by a full financial services.

Maritzen further teaches the following:

"linking through a global computer network to the financial institutions for receipt of financial records of the customer" at Pages 1-2, [0032] by conducting business transaction on text of Internet and point of sale (POS) networks, however, it is not limited to these particular networks, and is applicable to any network that is configured to perform a transaction and at Page 5, [0074] where vendors use the Internet to send periodic financial records to their customers via email or other protocols;

"receiving and storing the financial records of the customer" at Page 5, [0074] where vendors use the Internet to send periodic financial records to their customers via email or other protocols and at Page 5, [0073] where a transaction database is used to store records of all transactions and this database is used as a mirror backup for the transaction records that may exist in the transaction device; and

"displaying the financial records in response to a query of the customer" at Page 9, [0117] where a digital wallet may also include a display for display of status information to the user.

10. Claims 18 and 20-21 are rejected under 35 U.S.C. 103(a) as being unpatentable over Huff (U.S. Publication 2002/0032687 A1) in view of Kilgore (U.S. Publication 2003/0017443) and Thomson (U.S. Patent 5,634,051) and Zorab et al. (U.S. Publication 2003/0177095, hereafter "Zorab"), as applied to Claims 10-12, 15-17 and 19, and further in view of Maritzen (U.S. Publication 2003/0220841).

As per Claim 18, the combined Kilgore-Huff reference teaches setting up buyer's account for logging in the genealogical system to view personal records on the basis of pay-per-view where the login information is considered as the V-PIN to get access of the records at Fig. 7 and Page 15, [0219].

The combined Kilgore-Huff reference does not specifically teach "assigning a financial records personal identification number ("FR-PIN") to a customer which correlates to identity codes of financial institutions and financial accounts of the customer in the financial institutions".

The combined Kilgore-Huff-Thomson reference teaches managing personal records in a data processing system, including sorting records in chronological order, as described in Item 7.

The combined Kilgore-Huff-Thomson reference does not specifically teach "assigning a financial records personal identification number ("FR-PIN") to a customer which correlates to identity codes of financial institutions and financial accounts of the customer in the financial institutions".

The combined Kilgore-Huff-Thomson-Zorab reference teaches managing personal records in a data processing system, including sorting records in chronological order

and triggering a procedure for alerting users about calendar events, as described in Item 8.

The combined Kilgore-Huff-Thomson-Zorab reference does not specifically teach "assigning a financial records personal identification number ("FR-PIN") to a customer which correlates to identity codes of financial institutions and financial accounts of the customer in the financial institutions".

However, Maritzen teaches users to conduct electronic commerce transactions without compromising the user's personal identification information and identity, while also providing enhanced direct marketing for vendors.

It would have been obvious to one having ordinary skill in the art at the time of the applicant's invention was made to combine Maritzen's reference with Maritzen, Zorab, Kilgore and Huff's by implementing financial services for personal records management system's pay-per-view services because Kilgore-Huff's combined reference is directed to the management of personal records while Maritzen's reference is expert in financial services. The combination of the three references would have allowed Huff's system to be able for providing service of personal records supported by a full financial services.

Maritzen further teaches the following:

"linking through a global computer network to the financial institutions for receipt of financial records of the customer" at Pages 1-2, [0032] by conducting business transaction on text of Internet and point of sale (POS) networks, however, it is not limited to these particular networks, and is applicable to any network that is configured

to perform a transaction and at Page 5, [0074] where vendors use the Internet to send periodic financial records to their customers via email or other protocols;
“receiving and storing the financial records of the customer” at Page 5, [0074] where vendors use the Internet to send periodic financial records to their customers via email or other protocols and at Page 5, [0073] where a transaction database is used to store records of all transactions and this database is used as a mirror backup for the transaction records that may exist in the transaction device; and
“displaying the financial records in response to a query of the customer” at Page 9, [0117] where a digital wallet may also include a display for display of status information to the user.

As per Claim 20, Huff teaches the following:

“inputting personal data of a particular customer into the data processing system” at Page 11, [0170] where personal records are added to the database (Page 1, [0010]) of a genealogy registry system;

“identifying key calendar data corresponding to the particular customer” at Page 3, [0037] by identifying all major events, correlating the events with location and date information;

“assigning event dates to the key calendar data identified for the customer” at Page 3, [0037] by identifying all major events, correlating the events with location and date information;

“identify event dates of the key calendar data” at Page 3, [0037] by identifying all major events, correlating the events with location and date information; and

“selecting a category structure from a standardized category structure for..., and then editing the selected category structure for sorting the personal records into a customer selected display scheme” at Fig. 5, element 58, 40 and 42, Page 5, [0088], Page 6, [0094] and Page 2, [0036] by showing personal records output categories and records are formatted as express, table, graphic and images format categories to be displayed.

Huff does not specifically teach assigning trigger dates and storing the trigger dates in the data processing system.

However, Huff teaches triggering over reload of data when user's focus is moved to the edge of the current display page at Page 15, [0211].

It would have been obvious to one having ordinary skill in the art at the time of the applicant's invention was made to combine the teachings of 'creating trigger' and 'identify event dates' for creating trigger on the identified event dates such that the system would have been able to alert the user on his or her coming major events. It would have been obvious to an ordinary skilled in the art, knowing creating trigger on re-loading page when user's focus is on the edge of the page, to create date event triggers on a personal records management system since major events, such as birth and marriage, in a person's life are major part of person's record and it is critical for user to be informed and alerted on calendar.

Huff teaches “monitoring the trigger” at Page 15, [0211] where trigger is created and monitored by the database system and the combined teachings of 'creating trigger' and 'identify event dates' further teaches “monitoring the trigger dates”.

The combined Kilgore-Huff reference teaches setting up buyer's account for logging in the genealogical system to view personal records on the basis of pay-per-view where the login information is considered as the V-PIN to get access of the records at Fig. 7 and Page 15, [0219].

The combined Kilgore-Huff reference does not specifically teach "assigning a financial records personal identification number ("FR-PIN") to a customer which correlates to identity codes of financial institutions and financial accounts of the customer in the financial institutions".

The combined Kilgore-Huff-Thomson reference teaches managing personal records in a data processing system, including sorting records in chronological order, as described in Item 7.

The combined Kilgore-Huff-Thomson reference does not specifically teach "assigning a financial records personal identification number ("FR-PIN") to a customer which correlates to identity codes of financial institutions and financial accounts of the customer in the financial institutions".

The combined Kilgore-Huff-Thomson-Zorab reference teaches managing personal records in a data processing system, including sorting records in chronological order and triggering a procedure for alerting users about calendar events, as described in Item 8.

The combined Kilgore-Huff-Thomson-Zorab reference does not specifically teach "assigning a financial records personal identification number ("FR-PIN") to a customer

which correlates to identity codes of financial institutions and financial accounts of the customer in the financial institutions”.

However, Maritzen teaches users to conduct electronic commerce transactions without compromising the user's personal identification information and identity, while also providing enhanced direct marketing for vendors.

It would have been obvious to one having ordinary skill in the art at the time of the applicant's invention was made to combine Maritzen's reference with Maritzen, Zorab, Kilgore and Huff's by implementing financial services for personal records management system's pay-per-view services because Kilgore-Huff's combined reference is directed to the management of personal records while Maritzen's reference is expert in financial services. The combination of the three references would have allowed Huff's system to be able for providing service of personal records supported by a full financial services.

Maritzen further teaches the following:

“linking through a global computer network to the financial institutions for receipt of financial records of the customer” at Pages 1-2, [0032] by conducting business transaction on text of Internet and point of sale (POS) networks, however, it is not limited to these particular networks, and is applicable to any network that is configured to perform a transaction and at Page 5, [0074] where vendors use the Internet to send periodic financial records to their customers via email or other protocols;

“receiving and storing the financial records of the customer” at Page 5, [0074] where vendors use the Internet to send periodic financial records to their customers via email or other protocols and at Page 5, [0073] where a transaction database is used to store

records of all transactions and this database is used as a mirror backup for the transaction records that may exist in the transaction device; and “displaying the financial records in response to a query of the customer” at Page 9, [0117] where a digital wallet may also include a display for display of status information to the user.

The Kilgore-Huff combined reference teaches managing personal records in a data processing system as described in Item 3.

The Kilgore-Huff combined reference does not specifically teach “forwarding an alert to the particular customer in response to detecting a trigger date which corresponds to the identified event date of the key calendar data, the alert prompting the customer to forward additional personal records corresponding to the identified event date of the key calendar data” although the combined reference teaches creating trigger on major events of a person’s record.

The combined Kilgore-Huff-Thomson reference teaches managing personal records in a data processing system, including sorting records in chronological order, as described in Item 7.

The combined Kilgore-Huff-Thomson reference does not specifically teach “forwarding an alert to the particular customer in response to detecting a trigger date which corresponds to the identified event date of the key calendar data, the alert prompting the customer to forward additional personal records corresponding to the identified event date of the key calendar data” either.

However, Zorab teaches trigger a suitable alarm/report procedure when an event occurs at Page 5, [0076].

It would have been obvious to one having ordinary skill in the art at the time of the applicant's invention was made to combine Zorab's reference with Thomson, Kilgore and Huff's by executing a follow up procedure when a major calendar event triggers because database trigger is a procedure not only for detecting the occurrence of a pre-set event, but mainly also for executing a suitable procedure accordingly for following up the event. It would have been obvious to an ordinary skilled in the art, knowing creating trigger on person's calendar events, to create and execute a suitable procedure in order to follow up the event by properly sending out alert or notifying parties involved.

As per Claim 21, Huff teaches "selecting a category structure from a standardized category structure for..., and then editing the selected category structure for sorting the personal records into a customer selected display scheme" at Fig. 5, element 58, 40 and 42, Page 5, [0088], Page 6, [0094] and Page 2, [0036] by showing personal records output categories and records are formatted as express, table, graphic and images format categories to be displayed.

Conclusions

11. The prior art made of record

- A. U.S. Publication 2002/0032687
- B. U.S. Publication 2003/0017443
- C. U.S. Patent 5,634,051
- D. U.S. Publication 2003/0177095

E. U.S. Publication 2003/0220841

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

F. U.S. Publication 2001/0041327

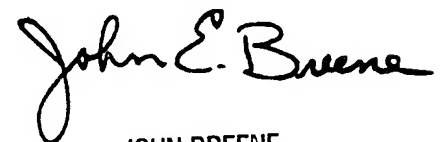
G. U.S. Publication 2001/0025304

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Kuen S Lud whose telephone number is 703-305-4894. The examiner can normally be reached on 8 AM to 5 PM, Monday through Friday. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, John Breene can be reached on 703-305-9790. The fax phone number for the organization where this application or proceeding is assigned is (703) 872-9306. Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-305-3900.

Kuen S. Lu

Patent Examiner

April 30, 2004



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